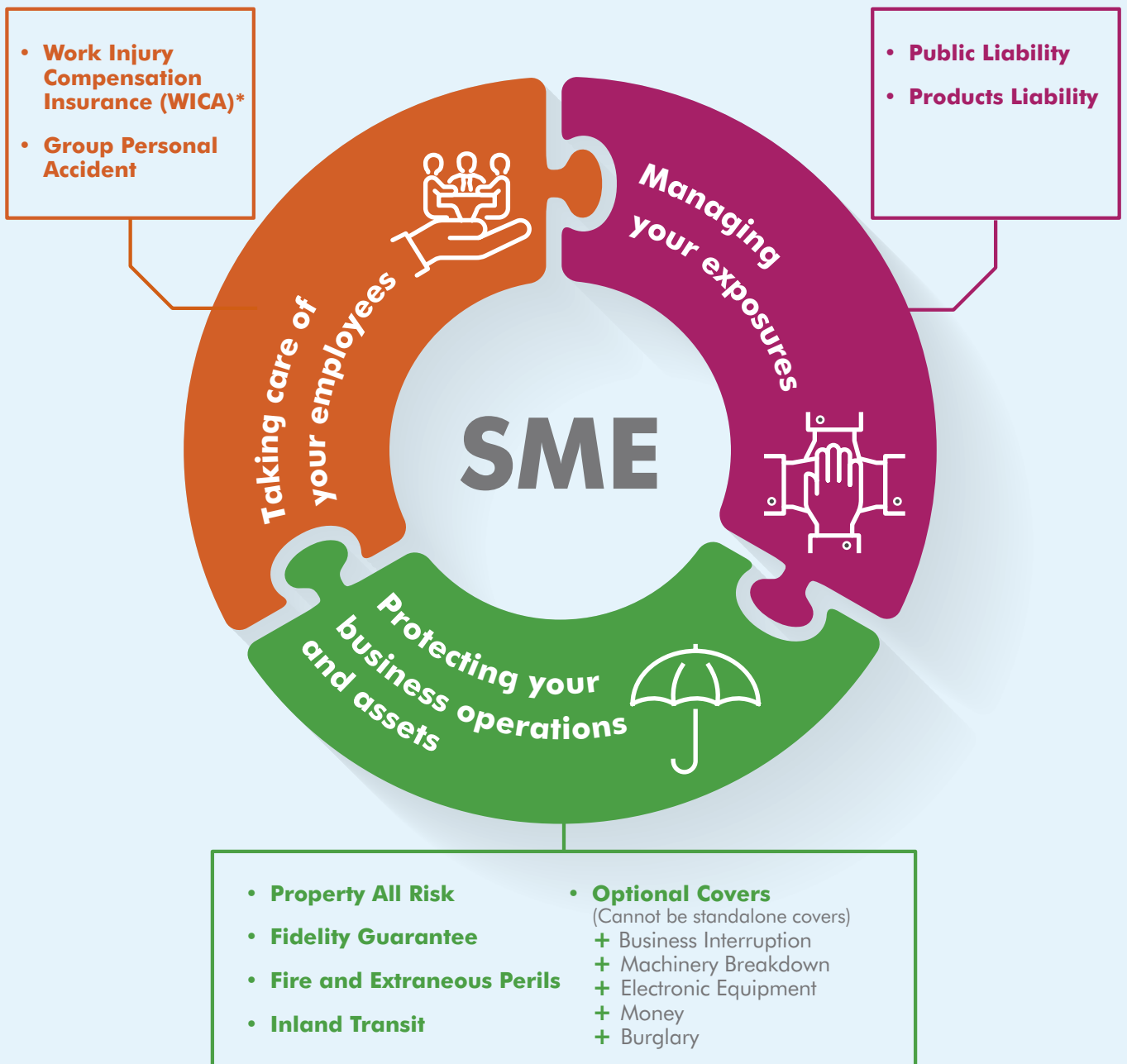


SME Insurance Package at a Glance

Small and medium-sized enterprises (SMEs) deal with different challenges depending on the nature of their business. Service-oriented organisations would be crippled if their employees' productivity declines, while manufacturers would be stalled if their equipment breaks down. This is on top of the day to day risks that each business would face - from operational risks to human errors, to problems that are sometimes beyond one's control. Ultimately, the business owner would be in the best position to assess and manage their risk exposures and decide which insurance cover they need for their operations.

What's in an SME Insurance Package?

Each business has its own set of exposures that may derail its operations. Our SME offering gives you the option to choose which covers you need, creating a customised package. Businesses should have a holistic way at looking at their risks by taking into consideration its operations, employees, and third-party exposures.



*Protected up to specified limits by SDIC.

AIG's SME Offerings



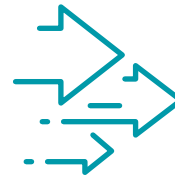
A **dedicated underwriter** supporting each broker / agent.



Full life-cycle online solution which allows brokers and agents to quote and bind new business as well as process endorsements and renewals without referral.



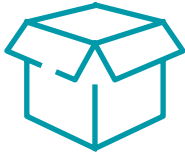
Fast turnaround on referrals averaging a **60 minute response** to referrals.



Immediate access to policy documentation at any time.



Market leading remuneration with 15% discounting authority for all.



Packaged solution for businesses with up to S\$12.5M turnover and up to S\$12.5M asset value / location, with the ability to consider a higher asset value for low hazard preferred risks.

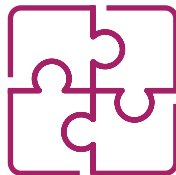


Provides **comprehensive industry specific extensions** of cover (Food Poisoning, Treatment Risk etc.)



Flexible packaged solutions Choose the product coverage needed, and tailor the policy limits and extensions of cover to meet the business requirements.

One comprehensive policy issued for multi-product packages.



Broad appetite across 1,500 different types of business.



Ease of doing business Dedicated SME hotline that provides direct access to AIG's underwriters should you have any questions.

SME mobile app

The new AIG SME mobile app allows you to pick and choose your required covers and limits as your broker/ agent guides you in the quote and policy issuance process.



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You can also contact your insurance agent for more information.